

**Information to identify the case:**Debtor 1 **Randy Scott Downey**Social Security number or ITIN **xxx-xx-1418**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **12-70034-JAD****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Randy Scott Downey  
fdba Downey Trucking2/22/17**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Randy Scott Downey  
DebtorCase No. 12-70034-JAD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 35

Date Rcvd: Feb 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2017.

db +Randy Scott Downey, 404 Oak Street, Indiana, PA 15701-1934  
tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
Ebensburg, PA 15931-0270  
13296660 +American Infosource LP, PO Box 71083, Charlotte, NC 28272-1083  
13296661 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
13354057 Bank of America, N.A., P.O.Box 660933, Dallas, TX 75266-0933  
13277189 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
13277190 CitiFinancial, Inc., P.O. Box 140489, Irving, TX 75014-0489  
13277191 +Deutsche Bank National Trust Company, et al, c/o Vitti and Vitti and Associates, P.C.,  
916 Fifth Avenue, Pittsburgh, PA 15219-4764  
13277197 Indiana County Tax Claim Bureau, Indiana County Courthouse, 825 Philadelphia Street,  
Indiana, PA 15701-3934  
13277198 +Integral Recoveries, 770 W Hampden Ave Ste 34, Englewood, CO 80110-2121  
13277207 +W.G. Satterlee and Sons, 12475 Route 119 Hwy North, Rochester Mills, PA 15771-6505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2017 01:56:48 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: ATLASACQU.COM Feb 23 2017 01:53:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
13277183 +EDI: ARSN.COM Feb 23 2017 01:48:00 Associated Recovery Systems,  
A Division of ARS National Services, PO Box 469046, Escondido, CA 92046-9046  
13277184 +EDI: ATLASACQU.COM Feb 23 2017 01:53:00 Atlas Acquisitions LLC, Attn: Avi Schild,  
294 Union Street, Hackensack, NJ 07601-4303  
13296664 +EDI: BANKAMER.COM Feb 23 2017 01:53:00 BAC Home Loans Servicing LP, 400 National Way,  
Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414  
13277186 +EDI: BANKAMER2.COM Feb 23 2017 01:53:00 Bank Of America, Po Box 15311,  
Wilmington, DE 19850-5311  
13277185 +EDI: BANKAMER2.COM Feb 23 2017 01:53:00 Bank Of America, Po Box 1598,  
Norfolk, VA 23501-1598  
13277187 EDI: CAPITALONE.COM Feb 23 2017 01:53:00 Capital One, Po Box 85520, Richmond, VA 23285  
13296671 +EDI: RESURGENT.COM Feb 23 2017 01:48:00 CR Evergreen, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
13319015 EDI: CAPITALONE.COM Feb 23 2017 01:53:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13277188 +EDI: CHASE.COM Feb 23 2017 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
13277192 +EDI: DISCOVER.COM Feb 23 2017 01:53:00 Discover, PO Box 3025, New Albany, OH 43054-3025  
13299780 EDI: DISCOVER.COM Feb 23 2017 01:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13277193 EDI: DISCOVER.COM Feb 23 2017 01:53:00 Discover Bank, Dfs Services LLC, P.O. Box 3025,  
New Albany, OH 43054-3025  
13277194 +EDI: RESURGENT.COM Feb 23 2017 01:48:00 East Bay Funding, c/o Resurgent Capital Services,  
PO Box 288, Attn: Susan Gaines, Greenville, SC 29602-0288  
13396033 +EDI: RESURGENT.COM Feb 23 2017 01:48:00 East Bay Funding, LLC its successors and assigns,  
as assignee of B-Line, LLC, Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288  
13277201 EDI: IRS.COM Feb 23 2017 01:53:00 Internal Revenue Service, Insolvency Unit,  
P.O. Box 628, Pittsburgh, PA 15230  
13396038 EDI: RESURGENT.COM Feb 23 2017 01:48:00 LVNV Funding, LLC its successors and assigns as,  
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13277202 E-mail/Text: camanagement@mtb.com Feb 23 2017 01:56:25 M&T Bank, 1100 Wehrle Drive,  
Williamsville, NY 14221  
13277203 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2017 01:56:48  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13277204 EDI: USBANKARS.COM Feb 23 2017 01:48:00 U S Bank, 101 5th St E Ste A,  
Saint Paul, MN 55101  
13277205 +EDI: URSI.COM Feb 23 2017 01:48:00 United Recovery System, P.O. Box 722929,  
Houston, TX 77272-2929  
13277195 EDI: ECAST.COM Feb 23 2017 01:48:00 eCAST Settlement Corp., Post Office Box 35480,  
Newark, NJ 07193-5480  
13374533 EDI: ECAST.COM Feb 23 2017 01:48:00 eCAST Settlement Corporation, assignee,  
of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, et al...  
13277182 Randy Scott Downey  
13296659 Randy Scott Downey  
13296662\* ++Associated Recovery Systems, A Division of ARS National Services, PO Box 469046,  
Escondido, CA 92046-9046  
13296663\* +Atlas Acquisitions LLC, Attn: Avi Schild, 294 Union Street, Hackensack, NJ 07601-4303  
13296666\* +Bank Of America, Po Box 15311, Wilmington, DE 19850-5311  
13296665\* +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
13296667\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)  
13296669\* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
13296668\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13296670\* Citifinancial, Inc., P.O. Box 140489, Irving, TX 75014-0489  
13296672\* +Deutsche Bank National Trust Company, et al, c/o Vitti and Vitti and Associates, P.C.,  
916 Fifth Avenue, Pittsburgh, PA 15219-4764  
13296673\* +Discover, PO Box 3025, New Albany, OH 43054-3025  
13296674\* Discover Bank, Dfs Services LLC, P.O. Box 3025, New Albany, OH 43054-3025  
13296675\* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Attn: Susan Gaines,  
Greenville, SC 29602-0288  
13296677\* +Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668  
13277199\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21125,  
Philadelphia, PA 19114)  
13296680\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21125,  
Philadelphia, PA 19114)  
13296678\* Indiana County Tax Claim Bureau, Indiana County Courthouse, 825 Philadelphia Street,  
Indiana, PA 15701-3934  
13296679\* +Integral Recoveries, 770 W Hampden Ave Ste 34, Englewood, CO 80110-2121  
13277200\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 806, Pittsburgh, PA 15222-4027  
13296681\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 806, Pittsburgh, PA 15222-4027  
13296682\* Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230  
13296683\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williams, NY 14221)  
13296684\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13296685\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U S Bank, 101 5th St E Ste A, Saint Paul, MN 55101)  
13277206\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, 4125 Technology Way, Carson City, NV 89706)  
13296687\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, 4125 Technology Way, Carson City, NV 89706)  
13296686\* +United Recovery System, P.O. Box 722929, Houston, TX 77272-2929  
13296688\* +W.G. Satterlee and Sons, 12475 Route 119 Hwy North, Rochester Mills, PA 15771-6505  
13296676\* eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480  
13374534\* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,  
New York, NY 10087-9262  
13277196 ##+Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668  
TOTALS: 3, \* 29, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Gregory Javardian on behalf of Creditor Deutsche Bank National Trust Company, et al...  
greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, et al...  
bkgroup@kmlawgroup.com  
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Randy Scott Downey ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

TOTAL: 6